

MOBALYZ “SCORE YOUR SEAT” COMPETITION TERMS AND CONDITIONS

Please read these Terms and Conditions carefully. Participation in this Competition constitutes full and unconditional acceptance of these Terms and Conditions, which are binding on every participant.

1. THE PROMOTER

- 1.1** The Mobalyz “Score Your Seat” Competition (“Competition”) is organised and conducted by Mobalyz Risk Services (Pty) Ltd (Registration Number: 2024/037681/07), an authorised Financial Services Provider (FSP No. 29354) (“the Promoter”).
- 1.2** Insurance products referred to in this Competition are underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised Financial Services Provider (FSP No. 75).
- 1.3** The Promoter’s registered address is 15th Rd, Randjespark, Midrand, Gauteng, 1685. The Promoter may be contacted via email at support@mobalyz.com.

2. APPLICABLE LAW AND AVAILABILITY OF RULES

- 2.1** This Competition is a “promotional competition” as contemplated in section 36 of the Consumer Protection Act 68 of 2008 (“CPA”), read with Regulation 11 of the Consumer Protection Act Regulations (GNR.293 of 1 April 2011), and is conducted in accordance with the CPA and the Protection of Personal Information Act 4 of 2013 (“POPIA”).
- 2.2** These Terms and Conditions constitute the official rules of the Competition. They are available free of charge for the duration of the Competition Period at mobalyz.com and, on request, by email to support@mobalyz.com.
- 2.3** In the event of any conflict between these Terms and Conditions and any advertisement or other promotional material relating to the Competition, these Terms and Conditions prevail.

3. COMPETITION PERIOD

- 3.1** The Competition commences at 00:00 on 1 September 2026 and closes at 23:59 on 23 October 2026 (“Competition Period”).
- 3.2** Entries received outside of the designated Competition Period will be strictly disqualified and will not be considered under any circumstances.

4. ELIGIBILITY

- 4.1** The Competition is open to natural persons who meet all of the following criteria at the date of entry:
 - are eighteen (18) years of age or older;

- are permanent residents or citizens of the Republic of South Africa;
- possess a valid South African identity document or smart card; and
- provide a valid operational mobile number and/or verifiable email address.

4.2 The following persons are excluded and are not eligible to win any prize in this Competition:

- directors, members, partners, employees, consultants, or agents of the Promoter, its underwriting partners, or any supplier of goods or services in connection with this Competition; and
- the spouse, life partner, parent, child, brother, sister, or business partner of any person listed above.

5. HOW TO ENTER

5.1 To secure a valid entry into the Competition, participants must successfully request a comprehensive insurance quote during the Competition Period using one of the official channels detailed below:

- **Social Media Entry Path:** Click the designated “Get a Quote” link located in the official bio of the Promoter’s social media channels, or click directly on an official Mobalyz social media advertisement. The participant must then select their preferred insurance solution, complete all mandatory fields with accurate information, and successfully submit the request by clicking the “Get a Quote” button.
- **Direct Website Entry Path:** Visit the official website at mobalyz.com, navigate to the “Solutions” drop-down menu, select “Insurance”, choose the specific insurance quote type required, complete all mandatory qualification details, and successfully click the “Get a Quote” button.

5.2 Upon successful confirmation and submission of the insurance quote request via either mechanism, the participant’s entry into the Competition draw pool is complete.

5.3 Only quote requests fully finalised and logged on the Promoter’s database between 00:00 on 1 September 2026 and 23:59 on 23 October 2026 will constitute a valid entry.

5.4 Requesting an insurance quote is entirely free of charge and free of obligation. No purchase or payment of any consideration is required to enter, qualify for, or win any draw associated with this Competition, other than (where applicable) the participant’s own standard data or internet charges. Participants are under no legal or financial requirement to purchase, sign, or bind any insurance policy in order to enter or win.

5.5 Each genuine, distinct and complete quote request constitutes one (1) entry, and a participant may submit more than one entry by requesting genuinely different quotes. Repeated, identical or duplicate quote requests for the same product by the same participant will be treated as a single entry. The Promoter reserves the right to limit the number of entries per participant and to disregard any entry that is incomplete, automated, fraudulent or artificially generated.

6. PRIZES

- 6.1 The prizes available in this Competition consist of tickets to selected major South African soccer derby matches, subject to ticket availability and these Terms and Conditions.
- 6.2 Prize: Eligible winners will receive tickets to one of South Africa’s biggest soccer derbies (“Derby Tickets”). The specific match, venue, ticket category, seat allocation and match date will be determined by the Promoter based on the official fixture schedule and ticket availability.
- 6.3 The Derby Tickets are intended solely for admission to the designated match. Unless expressly stated otherwise by the Promoter, the prize does not include transport, accommodation, meals, parking, merchandise or any other costs associated with attending the match.
- 6.4 The number of winners and ticket allocations available for each draw will be communicated by the Promoter in the relevant Score Your Seat campaign material and will be subject to the availability of tickets for the applicable derby match.

7. WINNER SELECTION AND DRAW SCHEDULE

- 7.1 Winner Draws:
- Winner draws may take place during and/or immediately after the Competition Period, depending on the dates of the applicable soccer derby matches and ticket availability.
 - Each winner will be selected at random from the pool of valid entries received by the applicable draw cut-off date. Where more than one derby or prize allocation is available, separate random draws may be conducted.
 - Verified winners will be contacted directly using the contact details supplied when requesting a quote. The Promoter may also announce winners on its official social media channels.
 - All valid entries received by 23:59 on 23 October 2026 will remain eligible for any final draw conducted after the close of the Competition, unless the participant has already won a prize and the Promoter elects to exclude repeat winners for fairness.
- 7.2 Final Draw:
- The final draw, if required, will take place on Monday, 26 October 2026, from all valid entries received during the Competition Period.
 - Any final winner will be contacted and, where applicable, announced no later than Friday, 30 October 2026.
 - The final winner will be drawn at random from the master pool containing all valid entries logged throughout the Competition Period, subject to any earlier prize awards and the Promoter’s rules regarding repeat winners.

- 7.3** All winners will be determined by means of a secure, random electronic draw process.
- 7.4** Save for manifest error, the Promoter’s determination of winners is final and binding. Nothing in these Terms and Conditions limits or excludes any right a participant has under the CPA, including the right to refer a complaint to the National Consumer Commission.

8. INDEPENDENT OVERSIGHT AND RECORD-KEEPING

- 8.1** The conduct of the Competition and each draw will be overseen and certified by the promoter, in accordance with Regulation 11(5) of the CPA Regulations.
- 8.2** The Promoter will keep all records relating to the Competition, including the names of winners and details of the prizes awarded, in accordance with section 36(11)(b) of the CPA and Regulation 11, for a period of not less than three (3) years.

9. NOTIFICATION AND CLAIMING OF PRIZES

- 9.1** Winners will be notified personally using the contact details provided at entry (by telephone, SMS and/or email) within five (5) business days of the relevant draw, in addition to any public announcement.
- 9.2** As a condition of receiving a prize, a winner may be required to verify their identity and eligibility by providing a copy of a valid South African identity document or smart card. The Promoter may withhold delivery of a prize until a winner’s identity and eligibility have been verified.
- 9.3** If a winner cannot be contacted using the details provided, or fails to respond, or fails to provide the required verification, within fourteen (14) days of the first notification attempt, the Promoter reserves the right to disqualify that winner and to draw an alternative winner from the relevant pool. In such event the original winner forfeits all rights to the prize and will have no claim against the Promoter.
- 9.4** A winner may not be required to pay any consideration, or to accept any obligation or condition, in order to receive a prize.

10. GENERAL PRIZE CONDITIONS

- 10.1** Prizes are strictly non-transferable, non-negotiable, and may not be exchanged for cash or any cash alternative.
- 10.2** Derby Tickets are subject to the ticket issuer’s, stadium’s, event organiser’s and/or relevant football authority’s own terms and conditions, including venue rules, entry requirements, ticket transfer restrictions and any applicable event policies.
- 10.3** The Promoter will provide the winner with reasonable instructions regarding collection, electronic delivery or other transfer of the Derby Tickets. Winners are responsible for ensuring that they can attend the applicable match on the date and at the venue specified.

- 10.4** Should any prize become unavailable due to circumstances beyond the Promoter’s reasonable control, the Promoter reserves the right to substitute that prize with an alternative prize of equal or greater value.
- 10.5** The Promoter is not responsible for any tax that may be payable by a winner as a result of receiving a prize. Winners are advised to obtain their own independent advice regarding any tax implications.

11. DISQUALIFICATION

- 11.1** The Promoter may, in its sole and reasonable discretion, disqualify any participant and/or withhold or revoke any prize where the Promoter reasonably believes that the participant has:
- provided false, inaccurate or misleading information;
 - entered or attempted to enter by fraudulent, automated or other improper means, or has otherwise tampered with or manipulated the entry or draw process;
 - failed to meet the eligibility criteria set out in clause 4; or
 - breached these Terms and Conditions or acted in a manner that brings, or is likely to bring, the Promoter into disrepute.
- 11.2** Where a prize has already been awarded to a disqualified participant, the Promoter may recover the prize or its monetary value.

12. PUBLICITY AND MARKETING

- 12.1** Participation in the Competition does not require a participant to take part in any marketing or publicity activity.
- 12.2** The Promoter may request a winner’s consent to use their name, image and/or likeness for the Promoter’s marketing and publicity purposes in connection with the Competition. A winner is entitled to decline such request, and a winner’s entitlement to a prize is not conditional upon giving such consent.
- 12.3** Consent to receive marketing communications is separate from, and is not a condition of, entry into the Competition. Where a participant has consented to receive marketing communications, the participant may opt out at any time, free of charge, by following the unsubscribe instructions in any communication or by contacting support@mobalyz.com.

13. PRIVACY AND DATA PROTECTION (POPIA)

- 13.1** By participating in this Competition and submitting a quote request, participants acknowledge and consent to Mobalyz Risk Services (Pty) Ltd, as responsible party, processing their personal information in accordance with POPIA.
- 13.2** Personal information collected through this Competition will be used for the purposes of administering the Competition and the draws, verifying eligibility and winners, awarding and delivering prizes, rendering the requested insurance quotes, and — where the participant has consented — distributing marketing communications.

- 13.3** The provision of personal information is voluntary; however, the information identified as mandatory at the point of entry is necessary in order to enter the Competition, and an entry cannot be processed without it.
- 13.4** The Promoter will retain personal information only for as long as is necessary to fulfil the purposes set out above and to comply with its legal and record-keeping obligations, after which it will be securely destroyed or de-identified.
- 13.5** Participants have the right to access the personal information the Promoter holds about them, to request its correction or deletion, and to object to its processing, by contacting the Promoter’s Information Officer. Participants also have the right to lodge a complaint with the Information Regulator (South Africa).

14. LIMITATION OF LIABILITY AND INDEMNITY

- 14.1** To the maximum extent permitted by law, and subject to clause 14.3, the Promoter, its underwriting partners, and their respective directors, employees and agents will not be liable for any loss, damage, cost or expense (whether direct, indirect or consequential) arising out of or in connection with the Competition, any entry, the awarding, delivery or use of any prize, or any delay, failure, error or interruption in any entry channel, network, system or third-party service.
- 14.2** Each participant indemnifies the Promoter against any claim arising from that participant’s breach of these Terms and Conditions or misuse of any entry channel.
- 14.3** Nothing in these Terms and Conditions excludes or limits the Promoter’s liability for death or personal injury caused by its negligence, for fraud, or for any liability that cannot lawfully be excluded or limited under the CPA or any other applicable law. Those provisions of the CPA that may not be contracted out of are not affected by these Terms and Conditions.

15. GENERAL PROVISIONS

- 15.1** The Promoter reserves the right to amend these Terms and Conditions, or to suspend, postpone or terminate the Competition, at any time where reasonably necessary (including for reasons beyond its reasonable control), provided that it will not do so in a manner that unfairly prejudices participants. Any material amendment will be published at mobalyz.com.
- 15.2** The Promoter is not responsible for any entry that is lost, delayed, corrupted, incomplete or not received owing to technical failure, network error or any other cause beyond its reasonable control (errors and omissions excepted).
- 15.3** If any provision of these Terms and Conditions is found to be invalid or unenforceable, that provision will be severed and the remaining provisions will continue in full force and effect.
- 15.4** These Terms and Conditions are governed by the laws of the Republic of South Africa, and participants submit to the jurisdiction of the South African courts.
- 15.5** These Terms and Conditions constitute the entire agreement between the Promoter and each participant in relation to the Competition.